

June 30, 2010

Mr. Perry Kupferman  
California Department of Insurance  
Policy Approval Bureau  
45 Fremont Street, 24<sup>th</sup> Floor  
San Francisco, CA 94105

RE: **Anthem Blue Cross Life and Health Insurance Company**

Rates for Individual Policies

Form Numbers: [INDSS 09 01 10]-RAT ; DN13, DN14, DN15 [09-01-10]-RAT ;

P958, PE48, PE49 [09-01-10]-RAT ; H062, 1930, 1929 [09-01-10]-RAT ;

NM31, PE27 [09-01-10]-RAT ; R420, T160 [09-01-10]-RAT ;

[IND CDHP HSA 09 01 10]-RAT, [IND CDHP HIA 09 01 10]-RAT, [IND CDHP HIA Plus 09 01 10]-RAT

Dear Mr. Kupferman:

Enclosed please find two copies of rates and rate filing information for Anthem Blue Cross Life and Health Insurance Company in compliance with California Code of Regulations (CCR) 2222.12. These proposed rates, which are to be effective September 1, 2010, are to be used with the medical plans referenced in the above Form Number section and will replace existing rates filed under PF-2008-02168, PF-2008-02169, PF-2008-02170, PF-2008-02171, PF-2008-02172, PF-2008-02173 and PF-2008-02174.

Please note that the sections below address all products being filed for September 1, 2010 effective dates. With this rate filing, each of the product families is compliant with CCR 2222.12. As you review the filing, please note the following:

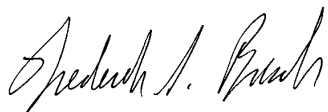
1. **Minimum Lifetime Loss Ratio Calculation:** The purpose of the filing is to establish compliance with the minimum lifetime loss ratio standard of 70%. We have included the calculation of a projected lifetime loss ratio as a demonstration of regulatory compliance. The calculation should not be construed as targets. With this filing, Anthem has determined that each of the product families is compliant with this regulatory requirement.
2. **Axene Health Partners Recommendations:** The California Department of Insurance retained Axene Health Partners (AHP) to review our prior rate filings for these products which were to be effective on March 1, 2010. These filings have since been withdrawn. However, based on the recommendations in the AHP report, we have made the following refinements to the lifetime loss ratio model:
  - Aging is explicitly removed from the underlying trend used in the model.
  - The initial medical trend used to project claims for January 2010 is adjusted for known risk factors.
  - The durational loss ratio factor for Year 11+ is set equal to Year 10.
  - We have modified the premium pmpm projection to be based on a weighted average of current and prior rates.
  - We applied a seasonality adjustment to our base period that is used to project January 2010 claims.
  - We made adjustments to our historical trend analysis, starting point projection, based on AHP recommendations.
3. **We are filing for an average rate increase of 13.7% effective September 1, 2010.** Further, heeding the guidance in the AHP report detailing their review of our previous filing, we are capping rate increases including aging at less than 20% to mitigate the magnitude of rate increases for any single individual. The chart below summarizes the average rate increases before aging and incorporates the impact of capping by product:

<b>Product</b>	<b>Average Rate Increase Before Aging</b>
<i>3500 Deductible Plans</i>	10.1%
<i>Tonik</i>	14.5%
<i>Right Plan</i>	13.8%
<i>CDHP Non-Maternity</i>	12.5%
<i>CDHP Maternity</i>	15.3%
<i>SmartSense</i>	14.7%
<i>PPO Share (CDI)</i>	14.1%
<i>PPO Saver</i>	13.1%
<b>Total</b>	<b>13.7%</b>

4. **Pricing Philosophy:** This filing meets our objectives to comply with all state and federal laws and regulations, and to provide products that are competitively priced and meet our customers' needs for healthcare insurance protection.

Thank you for your consideration of this filing. If you have any questions about the enclosed materials or need additional information, please call me at 502.889.2737.

Sincerely,



Frederick Busch, F.S.A., M.A.A.A.  
Regional VP and Actuary I  
Anthem Blue Cross Life and Health Insurance Company  
502-889-2737  
Fritz.busch@anthem.com

enclosure

# CALIFORNIA DOCUMENT SUBMISSION FORMSET

<b>California Insurer Number:</b>			FOR DEPARTMENT USE ONLY		
(NOT NAIC Number) 3273-0			<b>Our File Number:</b>		<b>Fee Code:</b>
<b>Official Insurer Name:</b>			<b>Reviewer:</b>		
Anthem Blue Cross Life and Health Insurance Company					
<b>Submitter and Complete Mailing Address:</b>					
Anthem Blue Cross Life and Health Insurance Company Attn: Fritz Busch    KY0304-A662 13550 Triton Park Blvd. Louisville, KY 40223					
<b>Submission Date: June 30, 2010</b>			<b>Dept. Action Date:</b>		
	<b>Document Form Number</b>	<b>Doc Type</b> <small>("Policy," etc)</small>	<b>Document Coverage</b>	<b>Department Action</b>	<b>Fee</b>
1	NM31, PE27 [09-01-10]-RAT	Rate			
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INSTRUCTIONS: Complete the part of the form to the left of the center vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.  THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.				<b>Total:            \$0.00</b>	

# CALIFORNIA DEPARTMENT OF INSURANCE

## FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): <b>Anthem Blue Cross Life and Health Insurance Company</b>
	Submitter and Complete Mailing Address: <b>Fritz Busch</b> <b>13550 Triton Park Boulevard KY0304-A662</b> <b>Louisville, KY 40223</b>
	Submission Date: <b>June 30, 2010</b>

1. IDENTIFYING FORM NUMBER (S): NM31, PE27 [09-01-10]-RAT  
[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

<u>Generic Description and Definition Citation</u>	<u>Check Below</u>	<u>Generic Description and Definition Citation</u>	<u>Check Below</u>
"Health Insurance"[Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	<b>X</b>	"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]		"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]		"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]		"Fraternalists" [Non-health Disability. §2202(a)(9)]	
"Long- term Care" [§2202(a)(5)]		"Unclassified"*[§2202(a)(11)]	
*Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):			

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	Individual Only: <b>X</b>	Group AND Individual:
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:
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5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)?  
[Do any documents replace previously-approved documents? §2205(d)]

**Yes**

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds. §2205(e)]

Document(s)	Document(s)
NM31, PE27 [09-01-10]-RAT	

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED. [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2. above)
N/A	

8. MASTER POLICY FORM NUMBER AND APPROVAL DATE: **N/A**

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED? **NO**

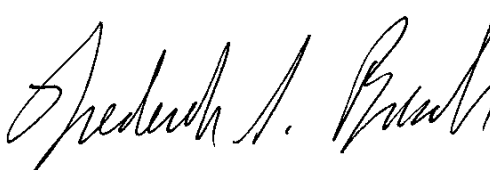
**Please send acknowledgement to Fritz.Busch@wellpoint.com**

[Submitters wanting acknowledgment of receipt of their filings must include a self-addressed, postage pre-paid postcard or letter for return when the filing is received. Acknowledgments must be drafted so that Department personnel need only enter dates of receipt before mailing. §2205(j)]

11. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

MAKE SURE THAT A COMPLETED 3-PART DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of documents described in §2202(a)(1) through (a)(11) shall include three-part Document Submission Formsets. §2216(a)]

MAKE SURE THAT A STAMPED, RETURN ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be accompanied by a stamped, self-addressed business-size return envelope. §2205(i)]



SUBMITTER'S SIGNATURE AND TITLE: \_\_\_\_\_

Fritz Busch, F.S.A., M.A.A.A.  
Regional VP and Actuary I

**Anthem Blue Cross Life and Health Insurance Company**  
**Actuarial Memorandum**  
**Individual Rates effective September 1, 2010**

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12.

This filing is not intended to establish target lifetime loss ratios and should not be interpreted as such. The lifetime loss study described in the body of the memorandum is a test under a reasonable set of assumptions that the lifetime loss ratio and future lifetime loss ratios are above 70%.

1. Policy Form Numbers and Names

Form NM31 PPO Saver Plan  
Form PE27 PPO Saver Plan CLONE

2. Description of Benefits Provided

**PPO Saver (NM31/PE27)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-hospital services are provided after a \$500 deductible. Up to two annual office visits for adults, and four annual office visits for children are provided at a \$30 copayment and are not subject to the deductible. There is an out-of-pocket maximum of \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy. Non-formulary drugs are subject to a 50% coinsurance after the brand name deductible.

NM31 has a \$1,000 benefit in case of accidental death or dismemberment. PE27 does not have this benefit. This is the only difference in benefits between the forms.

### 3. Rate Increase Filed

We are filing for an average rate increase of 13.1% for current subscribers effective September 1, 2010.

Our strategy is to soften the impact of rate increases due to increases in a member's attained age (aging) on our members by applying subscriber adjustment factors, also known as "rate caps". The average rate increase before capping is 15.1% and the impact of applying the subscriber adjustment factors is -1.7%. As stated above, the overall average increase is  $(1+15.1\%)*(1-1.7\%) - 1 = 13.1\%$ .

These rate increase calculations are performed on a seriatim basis through a Microsoft Access database. We will make this database available to the Department upon request.

After the effects of aging and subscriber adjustment factors, rates are capped at 19.9%. Due to the use of subscriber adjustment factors, the premium rate charged to an existing subscriber may be lower than the new business rate. Please note that capping is subject to effects of rounding in our billing system. It is possible that a small number of subscribers may experience a rate increase which is higher than the cap by less than \$1 per member. However, this situation is very uncommon and we estimate that about 0.1% of subscribers will exceed the cap due to rounding.

The 13.1% rate increase is based on a September 1, 2010 effective date. Each month of delay past September will cause the rating period to be one month later than intended by our pricing. Therefore, we are filing for a trend adjustment if the rate increase is delayed. In this case, the rate increase will be  $(1+1.5\%)^n - 1$  higher where n is the number of months the rate increase is delayed. For example, if the effective date is delayed until October 1, 2010, then the rates will be 1.5% higher across the board to account for one month of trend. The average increase will then be:  $(1+13.1\%)*(1+1.5\%) - 1 = 14.8\%$ .

The lifetime loss ratio projection described in Section 6 is based on the September 1, 2010 effective date. If the rate increase is delayed and the trend adjustment is applied, the projected lifetime loss ratio would change slightly but the product would still be in compliance with the minimum lifetime loss ratio standard.

#### 4. Premium Rate Structure

The premium rates vary by the attained age and gender of each member. Premium rates also vary according to contract type, single or family, and by underwriting tier and region.

The rate for a family contract is equal to the sum of all family members' rates. Only the three youngest dependent children are charged. The fourth dependent child and above are not charged.

Upon sale, members are assigned a renewal month and do not receive rate increases until their assigned renewal month. The policy is renewable monthly. However, there is a 12-month rate guarantee at initial sale.

Note that a member's renewal month is usually their anniversary month. However, for this rate increase we have changed the March through August renewal months for members who are not subject to a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that members' renewal dates in 2011 will be adjusted back to their original renewal month.

#### 5. Effects of Health Care Reform

We anticipate the following effects of Federal Healthcare Reform on these policy forms:

- Members who were sold on these policies prior to March 23, 2010 are subject to grandfathering. Once grandfathering rules are clarified, we would intend to adjust our portfolio accordingly.
- Dependents will be covered up to age 26. This has no pricing impact.
- Removal of lifetime limits. This has no pricing impact.



## 6. Expected Lifetime Loss Ratio

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent. All of Anthem's current policy forms are subject to the 70 percent standard.

Policies delivered prior to 7/1/2007 were subject to a standard of 50 percent until they received their first increase on or after 7/1/2007. We consider the 50 percent standard to be irrelevant for this filing because all of Anthem's current policy forms are subject to the 70 percent standard.

Our rating is within the standard: we have conducted a study of the anticipated lifetime loss ratio of the forms included in this filing, where the anticipated lifetime loss ratio is defined to be the ratio of (i) divided by (ii), where (i) is the sum of the accumulated value of past incurred claims and the present value of future anticipated claims, and (ii) is the sum of the accumulated value of past earned premiums and the present value of future anticipated premium earnings. For this study, the future anticipated claims and premium were projected out to 2025.

For policies subject to the 70 percent standard, the anticipated lifetime loss ratio based on the assumptions and methodology outlined below is calculated to be 79.4%. When the past values are not included in the calculation, then the future-only anticipated lifetime Loss Ratio is 92.5%.

Note that the lifetime loss ratio calculation is a test for regulatory compliance and is not a target nor the basis for the filed rate increase.

## Assumptions

1. We project the anticipated lifetime loss ratio for the cohort of members sold prior to 9/1/2011.
2. The assumed underlying claims trends, excluding the effects of duration and aging, are:

Year	Annual Trend	Monthly Trend
2010	19.0%	1.5%
2011 – 2025	8.0%	0.6%

The underlying claims trend assumption for 2010 is based on historical claims trends, which are being driven higher by anti-selection as healthy members lapse or buy-down to lower-benefit plans. We believe that this will continue through 2010. Please note that we expect future trends will likely exceed 8% and we intend to price accordingly. The 8% is used for demonstration purposes only and minimally understates the projected lifetime loss ratio.

3. The filed premium increase effective September 1, 2010 is 13.1%.
4. The assumed premium increase from 2011 and going forward are:

Year	Premium Increase
2011-2012	10.0%
2013 – 2025	8.0%

Please note that the assumption is that the premium increases in 2011-2012 will be higher than claims trend and the premium increases in 2013 and later will be equal to claims trend. These assumptions are for demonstration purposes only. The 2011 and later rate increases that we eventually file will depend on a range of considerations including the impact to our members and our financial expectations, as well as compliance with regulatory standards. Note that under our assumptions, the projected lifetime loss ratio is much higher than the minimum lifetime loss ratio standard.

5. Subscribers will experience the rate action on their assigned renewal month. The assumed distribution of renewal months is:

Month	2010 Renewal Distribution	2011 Renewal Distribution
1	0.8%	1.7%
2	0.7%	1.8%
3	0.6%	80.8%
4	0.8%	1.8%
5	0.8%	1.8%
6	0.9%	1.7%
7	0.9%	1.8%
8	1.0%	1.9%
9	91.4%	1.9%
10	0.8%	1.7%
11	0.6%	1.5%
12	0.6%	1.6%
Total	100.0%	100.0%

Note that for this rate increase we have changed the March through August renewal months that are not on a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that member's renewal date in 2011 will be adjusted back to the original renewal month. This is only an assumption at this time. The actual renewal distribution will be determined by our 2011 rate filing.

6. The assumed durational curve for premium and claims is:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.675	0.945	0.713
quarter 2	0.826	0.946	0.873
quarter 3	0.973	0.971	1.002
quarter 4	0.992	0.981	1.011
year 2 *	1.000	1.000	1.000
year 3	1.089	1.069	1.018
year 4	1.186	1.123	1.056
year 5	1.356	1.202	1.128
year 6	1.608	1.301	1.236
year 7	1.810	1.403	1.290
year 8	1.847	1.490	1.240
year 9	1.884	1.520	1.240
year 10	1.921	1.550	1.240
year 11+	1.981	1.598	1.240

\*note: year 2 is set by convention to be one.

The durational factors are based on Anthem experience except for Year 11+. We have addressed the finding in the Axene Health Partners report, setting the year 11+ durational loss ratio index to be equal to the year 10 durational loss ratio index by lowering the Year 11+ claims index. This does not have a significant impact on the lifetime loss ratio calculation.

The interest rate used to accumulate past values and discount future values is 4.31%.

## Methodology

$$\text{Lifetime Loss Ratio} = C / P$$

Let  $i$  = the month of past (historical) or projected PMPM experience.

$$C = \sum_{i=1}^{\infty} \text{FV(Past Claims PMPM}_i \times \text{Membership}_i) + \sum_{i=1}^{\infty} \text{PV(Projected Claims PMPM}_i \times \text{Membership}_i)$$
$$P = \sum_{i=1}^{\infty} \text{FV(Past Premium PMPM}_i \times \text{Membership}_i) + \sum_{i=1}^{\infty} \text{PV(Projected Premium PMPM}_i \times \text{Membership}_i)$$

*Where FV means the accumulated value and PV means the present values.*

$$\text{Future Lifetime Loss Ratio} = FC / FP$$

Let  $i$  = the month of past (historical) or projected PMPM experience.

$$FC = \sum_{i=1}^{\infty} \text{PV(Projected Claims PMPM}_i \times \text{Membership}_i)$$
$$FP = \sum_{i=1}^{\infty} \text{PV(Projected Premium PMPM}_i \times \text{Membership}_i)$$

*Where PV means the present values.*

Policies sold on or after 7/1/2007 or policies that experience a rate revision on or after 7/1/2007 are subject to the 70% lifetime loss ratio standard.

For the purposes of calculating the values over the lifetime of the policy, future values are discounted to January 1, 2010 and past values accumulated to January 1, 2010. Note that the calculation ends with projected claims data through 12/31/2025.

## Historical and Projected Experience

The following is the historical and projected experience by year for the forms included in this filing. Months through December 2009 are historical data, with incurred claims paid through March 31, 2010. Months January 2010 and later are projected.

### Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

#### Historical

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2001	\$75	\$43	57%	17,599
2002	\$91	\$82	90%	38,856
2003	\$109	\$68	62%	66,058
2004	\$124	\$105	84.5%	97,048
2005	\$145	\$106	72.8%	122,136
2006	\$181	\$132	72.9%	142,089
2007	\$192	\$117	61.1%	159,194
2008	\$196	\$116	59.0%	178,488
2009	\$200	\$154	77.2%	184,290

#### Projected

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$208	\$195	93.7%	158,312
2011	\$247	\$224	90.5%	125,063
2012	\$284	\$257	90.6%	87,412
2013	\$323	\$296	91.5%	59,756
2014	\$362	\$336	92.9%	41,531
2015	\$404	\$380	94.2%	29,108
2016	\$447	\$425	95.1%	20,571
2017	\$491	\$468	95.3%	14,654
2018	\$537	\$510	95.1%	10,489
2019	\$584	\$555	95.0%	7,510
2020	\$634	\$602	95.0%	5,378
2021	\$687	\$652	95.0%	3,850
2022	\$743	\$705	95.0%	2,757
2023	\$802	\$762	95.0%	1,974
2024	\$866	\$822	95.0%	1,413
2025	\$935	\$888	95.0%	1,012

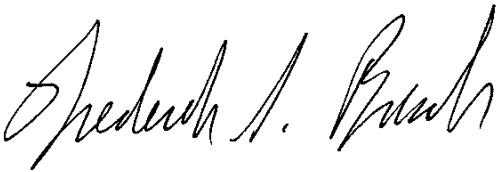
#### Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Future Lifetime	\$275	\$255	92.5%	461,047
Total Lifetime	\$216	\$171	79.4%	1,576,549

Note: Non-system claims adjustments of \$0.42 PMPM, which tie with Anthem's financial records, are included in the future projection but are not included in 2009 and prior.

7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. Under the assumptions outlined above, which I believe to be reasonable, I certify that the total lifetime loss ratio and future lifetime loss ratio for policies delivered on or after 7/1/2007 or received a rate revision on or after 7/1/2007 are expected to exceed 70%.

A handwritten signature in black ink, reading "Frederick A. Busch". The signature is written in a cursive style with a large, stylized 'F' and 'B'.

Frederick Busch, F.S.A., M.A.A.A.  
Regional VP & Actuary I  
Anthem Blue Cross Life and Health Insurance Company  
June 30, 2010

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

NM31 PPO Saver (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
1	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
2	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
3	\$157	\$157	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
4	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$81
5	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
7	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
9	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
12	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
14	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
15	\$150	\$147	\$138	\$135	\$132	\$129	\$126	\$124	\$114	\$112	\$107	\$105	\$92	\$90
16	\$156	\$147	\$144	\$136	\$137	\$130	\$131	\$124	\$119	\$113	\$111	\$105	\$96	\$91
17	\$160	\$148	\$148	\$137	\$141	\$131	\$135	\$125	\$123	\$113	\$114	\$106	\$99	\$91
18	\$163	\$150	\$151	\$138	\$144	\$132	\$138	\$126	\$125	\$114	\$116	\$107	\$101	\$92
19	\$168	\$151	\$155	\$139	\$148	\$133	\$142	\$127	\$128	\$116	\$120	\$108	\$103	\$93
20	\$174	\$166	\$160	\$153	\$153	\$147	\$147	\$140	\$133	\$127	\$124	\$119	\$107	\$102
21	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
23	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
24	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
25	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
26	\$178	\$185	\$164	\$170	\$157	\$163	\$151	\$156	\$137	\$141	\$127	\$132	\$110	\$114
27	\$180	\$191	\$166	\$176	\$159	\$168	\$152	\$161	\$138	\$146	\$128	\$136	\$111	\$117
28	\$181	\$198	\$167	\$183	\$160	\$175	\$153	\$167	\$139	\$152	\$129	\$141	\$112	\$122
29	\$183	\$202	\$169	\$186	\$161	\$178	\$154	\$170	\$140	\$154	\$131	\$144	\$113	\$124
30	\$185	\$202	\$170	\$186	\$163	\$178	\$156	\$170	\$141	\$154	\$132	\$144	\$114	\$124
31	\$186	\$202	\$171	\$186	\$164	\$178	\$157	\$170	\$142	\$154	\$133	\$144	\$115	\$124
32	\$189	\$202	\$174	\$186	\$167	\$178	\$159	\$170	\$145	\$154	\$135	\$144	\$116	\$124
33	\$191	\$202	\$176	\$186	\$168	\$178	\$161	\$170	\$146	\$154	\$136	\$144	\$117	\$124
34	\$192	\$203	\$177	\$187	\$169	\$179	\$162	\$171	\$147	\$155	\$137	\$145	\$118	\$125
35	\$198	\$204	\$183	\$188	\$175	\$180	\$167	\$172	\$152	\$156	\$141	\$146	\$122	\$126
36	\$206	\$212	\$190	\$195	\$182	\$187	\$174	\$179	\$157	\$162	\$147	\$151	\$127	\$130
37	\$213	\$218	\$197	\$201	\$188	\$192	\$180	\$184	\$163	\$167	\$152	\$155	\$131	\$134
38	\$221	\$228	\$204	\$211	\$195	\$202	\$186	\$193	\$169	\$175	\$158	\$163	\$136	\$141
39	\$227	\$238	\$209	\$219	\$200	\$210	\$191	\$200	\$174	\$182	\$162	\$169	\$140	\$146
40	\$235	\$245	\$216	\$226	\$207	\$216	\$198	\$207	\$180	\$188	\$167	\$175	\$145	\$151
41	\$242	\$256	\$223	\$236	\$214	\$226	\$204	\$216	\$185	\$196	\$173	\$182	\$149	\$158
42	\$253	\$266	\$233	\$246	\$223	\$235	\$213	\$225	\$193	\$204	\$180	\$190	\$156	\$164
43	\$265	\$277	\$244	\$255	\$234	\$244	\$223	\$234	\$203	\$212	\$189	\$198	\$163	\$171
44	\$282	\$289	\$260	\$267	\$248	\$255	\$238	\$244	\$216	\$221	\$201	\$206	\$174	\$178
45	\$297	\$301	\$274	\$278	\$262	\$266	\$250	\$254	\$227	\$231	\$212	\$215	\$183	\$186
46	\$313	\$315	\$289	\$290	\$277	\$278	\$264	\$266	\$240	\$241	\$224	\$225	\$193	\$194
47	\$329	\$330	\$303	\$304	\$290	\$291	\$277	\$279	\$252	\$253	\$234	\$236	\$203	\$203
48	\$342	\$347	\$315	\$320	\$302	\$306	\$289	\$293	\$262	\$265	\$244	\$247	\$211	\$214
49	\$354	\$362	\$327	\$334	\$313	\$319	\$299	\$305	\$271	\$277	\$253	\$258	\$218	\$223
50	\$365	\$379	\$336	\$349	\$322	\$334	\$308	\$319	\$279	\$290	\$260	\$270	\$225	\$233
51	\$376	\$397	\$346	\$366	\$331	\$350	\$317	\$335	\$288	\$304	\$268	\$283	\$232	\$245
52	\$392	\$413	\$362	\$381	\$346	\$365	\$331	\$349	\$300	\$317	\$280	\$295	\$242	\$255
53	\$415	\$433	\$383	\$399	\$366	\$382	\$350	\$366	\$318	\$332	\$296	\$309	\$256	\$267
54	\$447	\$454	\$412	\$419	\$394	\$401	\$377	\$383	\$342	\$348	\$319	\$324	\$276	\$280
55	\$479	\$476	\$441	\$439	\$422	\$420	\$404	\$401	\$367	\$364	\$342	\$339	\$295	\$293
56	\$514	\$497	\$473	\$458	\$453	\$438	\$433	\$419	\$393	\$380	\$367	\$355	\$317	\$306
57	\$547	\$520	\$504	\$479	\$483	\$459	\$462	\$438	\$419	\$398	\$390	\$371	\$337	\$320
58	\$582	\$541	\$536	\$499	\$513	\$477	\$491	\$456	\$446	\$414	\$415	\$386	\$359	\$334
59	\$609	\$564	\$562	\$520	\$538	\$497	\$514	\$476	\$466	\$432	\$435	\$402	\$376	\$348
60	\$629	\$583	\$580	\$538	\$555	\$515	\$531	\$492	\$482	\$447	\$449	\$416	\$388	\$360
61	\$647	\$603	\$597	\$556	\$571	\$532	\$546	\$509	\$495	\$462	\$462	\$430	\$399	\$372
62	\$658	\$623	\$606	\$574	\$580	\$550	\$555	\$526	\$504	\$477	\$469	\$444	\$406	\$384
63	\$670	\$638	\$617	\$588	\$591	\$563	\$565	\$538	\$513	\$489	\$478	\$455	\$413	\$393
64	\$679	\$653	\$626	\$602	\$599	\$576	\$573	\$551	\$520	\$500	\$485	\$466	\$419	\$403
65+	\$679	\$653	\$626	\$602	\$599	\$576	\$573	\$551	\$520	\$500	\$485	\$466	\$419	\$403

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 09/01/10

NM31 PPO Saver (2+ members)

Rate Calculation: Add together the base rates for each member.

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
1	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
2	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
3	\$157	\$157	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
4	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$81
5	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
7	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
9	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
12	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
14	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
15	\$150	\$147	\$138	\$135	\$132	\$129	\$126	\$124	\$114	\$112	\$107	\$105	\$92	\$90
16	\$156	\$147	\$144	\$136	\$137	\$130	\$131	\$124	\$119	\$113	\$111	\$105	\$96	\$91
17	\$160	\$148	\$148	\$137	\$141	\$131	\$135	\$125	\$123	\$113	\$114	\$106	\$99	\$91
18	\$163	\$150	\$151	\$138	\$144	\$132	\$138	\$126	\$125	\$114	\$116	\$107	\$101	\$92
19	\$168	\$151	\$155	\$139	\$148	\$133	\$142	\$127	\$128	\$116	\$120	\$108	\$103	\$93
20	\$174	\$166	\$160	\$153	\$153	\$147	\$147	\$140	\$133	\$127	\$124	\$119	\$107	\$102
21	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
23	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
24	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
25	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
26	\$178	\$185	\$164	\$170	\$157	\$163	\$151	\$156	\$137	\$141	\$127	\$132	\$110	\$114
27	\$179	\$191	\$165	\$176	\$158	\$168	\$151	\$161	\$137	\$146	\$128	\$136	\$110	\$117
28	\$179	\$198	\$165	\$183	\$158	\$175	\$151	\$167	\$137	\$152	\$128	\$141	\$110	\$122
29	\$179	\$202	\$165	\$186	\$158	\$178	\$151	\$170	\$137	\$154	\$128	\$144	\$110	\$124
30	\$179	\$202	\$165	\$186	\$158	\$178	\$151	\$170	\$137	\$154	\$128	\$144	\$110	\$124
31	\$179	\$202	\$165	\$186	\$158	\$178	\$151	\$170	\$137	\$154	\$128	\$144	\$110	\$124
32	\$179	\$202	\$165	\$186	\$158	\$178	\$151	\$170	\$137	\$154	\$128	\$144	\$110	\$124
33	\$179	\$202	\$165	\$186	\$158	\$178	\$151	\$170	\$137	\$154	\$128	\$144	\$110	\$124
34	\$179	\$203	\$165	\$187	\$158	\$179	\$151	\$171	\$137	\$155	\$128	\$145	\$110	\$125
35	\$179	\$204	\$165	\$188	\$158	\$180	\$151	\$172	\$137	\$156	\$128	\$146	\$110	\$126
36	\$179	\$209	\$165	\$192	\$158	\$184	\$151	\$176	\$137	\$160	\$128	\$149	\$110	\$129
37	\$180	\$215	\$166	\$198	\$159	\$190	\$152	\$181	\$138	\$164	\$128	\$153	\$111	\$132
38	\$183	\$222	\$169	\$205	\$161	\$196	\$154	\$188	\$140	\$170	\$131	\$159	\$113	\$137
39	\$189	\$228	\$174	\$211	\$167	\$202	\$159	\$193	\$145	\$175	\$135	\$163	\$116	\$141
40	\$195	\$236	\$180	\$218	\$172	\$208	\$165	\$199	\$149	\$181	\$139	\$168	\$120	\$145
41	\$201	\$244	\$185	\$225	\$178	\$215	\$170	\$206	\$154	\$187	\$143	\$174	\$124	\$150
42	\$210	\$254	\$194	\$234	\$186	\$224	\$177	\$215	\$161	\$195	\$150	\$181	\$130	\$157
43	\$221	\$265	\$204	\$244	\$195	\$234	\$186	\$223	\$169	\$203	\$158	\$189	\$136	\$163
44	\$235	\$277	\$216	\$255	\$207	\$244	\$198	\$234	\$180	\$212	\$167	\$198	\$145	\$171
45	\$250	\$292	\$230	\$269	\$220	\$258	\$211	\$247	\$191	\$224	\$178	\$208	\$154	\$180
46	\$269	\$309	\$248	\$285	\$238	\$273	\$227	\$261	\$206	\$236	\$192	\$220	\$166	\$190
47	\$288	\$324	\$265	\$299	\$254	\$286	\$243	\$273	\$220	\$248	\$205	\$231	\$177	\$200
48	\$303	\$341	\$279	\$314	\$267	\$301	\$255	\$287	\$232	\$261	\$216	\$243	\$187	\$210
49	\$318	\$359	\$293	\$331	\$281	\$317	\$268	\$303	\$243	\$275	\$227	\$256	\$196	\$221
50	\$333	\$376	\$307	\$346	\$294	\$331	\$281	\$317	\$255	\$288	\$238	\$268	\$205	\$232
51	\$348	\$394	\$321	\$363	\$307	\$347	\$294	\$332	\$267	\$302	\$249	\$281	\$215	\$243
52	\$368	\$413	\$339	\$381	\$325	\$365	\$311	\$349	\$282	\$317	\$263	\$295	\$227	\$255
53	\$391	\$433	\$360	\$399	\$345	\$382	\$330	\$366	\$299	\$332	\$279	\$309	\$241	\$267
54	\$420	\$454	\$387	\$419	\$370	\$401	\$354	\$383	\$321	\$348	\$299	\$324	\$259	\$280
55	\$457	\$476	\$422	\$439	\$404	\$420	\$386	\$401	\$350	\$364	\$326	\$339	\$282	\$293
56	\$498	\$497	\$459	\$458	\$440	\$438	\$421	\$419	\$382	\$380	\$356	\$355	\$307	\$306
57	\$538	\$520	\$496	\$479	\$475	\$459	\$454	\$438	\$412	\$398	\$384	\$371	\$332	\$320
58	\$570	\$541	\$525	\$499	\$503	\$477	\$481	\$456	\$436	\$414	\$407	\$386	\$351	\$334
59	\$597	\$564	\$550	\$520	\$527	\$497	\$504	\$476	\$457	\$432	\$426	\$402	\$368	\$348
60	\$623	\$583	\$574	\$538	\$550	\$515	\$526	\$492	\$477	\$447	\$444	\$416	\$384	\$360
61	\$641	\$603	\$591	\$556	\$566	\$532	\$541	\$509	\$491	\$462	\$457	\$430	\$395	\$372
62	\$658	\$623	\$606	\$574	\$580	\$550	\$555	\$526	\$504	\$477	\$469	\$444	\$406	\$384
63	\$670	\$638	\$617	\$588	\$591	\$563	\$565	\$538	\$513	\$489	\$478	\$455	\$413	\$393
64	\$679	\$653	\$626	\$602	\$599	\$576	\$573	\$551	\$520	\$500	\$485	\$466	\$419	\$403
65+	\$679	\$653	\$626	\$602	\$599	\$576	\$573	\$551	\$520	\$500	\$485	\$466	\$419	\$403



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

PE27 PPO Saver CLONE (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
2	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
3	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
4	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
5	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
6	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
11	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
12	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
14	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
15	\$148	\$145	\$137	\$134	\$131	\$128	\$125	\$122	\$113	\$111	\$106	\$103	\$91	\$89
16	\$154	\$146	\$142	\$135	\$136	\$129	\$130	\$123	\$118	\$112	\$110	\$104	\$95	\$90
17	\$159	\$147	\$146	\$135	\$140	\$129	\$134	\$124	\$121	\$112	\$113	\$105	\$98	\$90
18	\$162	\$148	\$149	\$137	\$143	\$131	\$136	\$125	\$124	\$113	\$115	\$106	\$100	\$91
19	\$166	\$150	\$153	\$138	\$147	\$132	\$140	\$126	\$127	\$114	\$119	\$107	\$102	\$92
20	\$172	\$165	\$159	\$152	\$152	\$145	\$145	\$139	\$132	\$126	\$123	\$118	\$106	\$101
21	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
22	\$176	\$182	\$162	\$168	\$155	\$161	\$149	\$154	\$135	\$139	\$126	\$130	\$109	\$112
23	\$176	\$182	\$162	\$168	\$155	\$161	\$149	\$154	\$135	\$139	\$126	\$130	\$109	\$112
24	\$176	\$182	\$162	\$168	\$155	\$161	\$149	\$154	\$135	\$139	\$126	\$130	\$109	\$112
25	\$176	\$182	\$162	\$168	\$155	\$161	\$149	\$154	\$135	\$139	\$126	\$130	\$109	\$112
26	\$177	\$183	\$163	\$169	\$156	\$161	\$149	\$154	\$135	\$140	\$126	\$131	\$109	\$113
27	\$178	\$189	\$164	\$174	\$157	\$167	\$151	\$159	\$137	\$145	\$127	\$135	\$110	\$116
28	\$180	\$197	\$166	\$181	\$159	\$173	\$152	\$166	\$138	\$151	\$128	\$140	\$111	\$121
29	\$181	\$200	\$167	\$185	\$160	\$177	\$153	\$169	\$139	\$153	\$129	\$143	\$112	\$123
30	\$183	\$200	\$169	\$185	\$161	\$177	\$154	\$169	\$140	\$153	\$131	\$143	\$113	\$123
31	\$185	\$200	\$170	\$185	\$163	\$177	\$156	\$169	\$141	\$153	\$132	\$143	\$114	\$123
32	\$188	\$200	\$173	\$185	\$165	\$177	\$158	\$169	\$144	\$153	\$134	\$143	\$116	\$123
33	\$189	\$200	\$174	\$185	\$167	\$177	\$159	\$169	\$145	\$153	\$135	\$143	\$116	\$123
34	\$191	\$201	\$176	\$185	\$168	\$178	\$161	\$170	\$146	\$154	\$136	\$143	\$117	\$124
35	\$197	\$203	\$181	\$187	\$173	\$179	\$166	\$171	\$151	\$155	\$140	\$145	\$121	\$125
36	\$204	\$210	\$188	\$194	\$180	\$186	\$172	\$177	\$156	\$161	\$146	\$150	\$126	\$130
37	\$212	\$216	\$195	\$199	\$187	\$191	\$179	\$183	\$162	\$166	\$151	\$154	\$130	\$133
38	\$219	\$227	\$202	\$209	\$194	\$200	\$185	\$191	\$168	\$174	\$156	\$162	\$135	\$140
39	\$225	\$236	\$208	\$218	\$199	\$208	\$190	\$199	\$173	\$181	\$161	\$168	\$139	\$145
40	\$233	\$244	\$215	\$225	\$206	\$215	\$197	\$206	\$178	\$187	\$166	\$174	\$144	\$150
41	\$241	\$254	\$222	\$234	\$212	\$224	\$203	\$215	\$184	\$195	\$172	\$181	\$148	\$157
42	\$251	\$265	\$232	\$244	\$222	\$234	\$212	\$223	\$192	\$203	\$179	\$189	\$155	\$163
43	\$263	\$275	\$243	\$254	\$232	\$243	\$222	\$232	\$202	\$211	\$188	\$197	\$162	\$170
44	\$280	\$288	\$258	\$265	\$247	\$254	\$236	\$243	\$214	\$220	\$200	\$205	\$173	\$177
45	\$295	\$300	\$272	\$276	\$260	\$265	\$249	\$253	\$226	\$229	\$211	\$214	\$182	\$185
46	\$312	\$313	\$288	\$289	\$275	\$277	\$263	\$264	\$239	\$240	\$223	\$224	\$192	\$193
47	\$327	\$329	\$302	\$303	\$289	\$290	\$276	\$277	\$250	\$252	\$233	\$234	\$202	\$203
48	\$341	\$345	\$314	\$318	\$301	\$305	\$287	\$291	\$261	\$264	\$243	\$246	\$210	\$213
49	\$353	\$360	\$325	\$332	\$311	\$318	\$298	\$304	\$270	\$276	\$252	\$257	\$218	\$222
50	\$363	\$377	\$335	\$348	\$321	\$333	\$307	\$318	\$278	\$289	\$259	\$269	\$224	\$232
51	\$373	\$394	\$343	\$363	\$329	\$347	\$314	\$332	\$285	\$302	\$266	\$281	\$230	\$243
52	\$389	\$410	\$359	\$378	\$343	\$362	\$328	\$346	\$298	\$314	\$278	\$293	\$240	\$253
53	\$412	\$430	\$380	\$397	\$364	\$380	\$348	\$363	\$315	\$329	\$294	\$307	\$254	\$265
54	\$444	\$451	\$409	\$416	\$392	\$398	\$374	\$381	\$340	\$346	\$317	\$322	\$274	\$278
55	\$476	\$473	\$439	\$436	\$420	\$417	\$401	\$399	\$364	\$362	\$339	\$337	\$293	\$291
56	\$511	\$494	\$471	\$455	\$451	\$436	\$431	\$417	\$391	\$378	\$364	\$352	\$315	\$305
57	\$544	\$517	\$501	\$476	\$480	\$456	\$459	\$436	\$416	\$396	\$388	\$369	\$335	\$319
58	\$579	\$538	\$534	\$496	\$511	\$475	\$488	\$454	\$443	\$412	\$413	\$384	\$357	\$332
59	\$606	\$561	\$559	\$517	\$535	\$495	\$511	\$473	\$464	\$429	\$433	\$400	\$374	\$346
60	\$626	\$580	\$577	\$535	\$552	\$512	\$528	\$490	\$479	\$444	\$447	\$414	\$386	\$358
61	\$644	\$600	\$594	\$553	\$568	\$530	\$543	\$506	\$493	\$459	\$460	\$428	\$397	\$370
62	\$655	\$620	\$604	\$571	\$578	\$547	\$552	\$523	\$501	\$475	\$467	\$442	\$404	\$382
63	\$667	\$635	\$615	\$585	\$588	\$560	\$563	\$536	\$511	\$486	\$476	\$453	\$411	\$392
64	\$676	\$650	\$623	\$599	\$596	\$574	\$570	\$549	\$518	\$498	\$482	\$464	\$417	\$401
65+	\$676	\$650	\$623	\$599	\$596	\$574	\$570	\$549	\$518	\$498	\$482	\$464	\$417	\$401

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

PE27 PPO Saver CLONE (2+ members)

Rate Calculation: Add together the base rates for each member.														
	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$174	\$174	\$150	\$150
1	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
2	\$183	\$183	\$169	\$169	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
3	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
4	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
5	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
6	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
7	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
8	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
9	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
10	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
11	\$100	\$100	\$92	\$92	\$89	\$89	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
12	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
14	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
15	\$149	\$146	\$137	\$134	\$131	\$129	\$126	\$123	\$114	\$112	\$106	\$104	\$92	\$90
16	\$155	\$147	\$143	\$135	\$137	\$129	\$131	\$124	\$119	\$112	\$110	\$105	\$95	\$90
17	\$159	\$147	\$147	\$136	\$141	\$130	\$135	\$124	\$122	\$113	\$114	\$105	\$98	\$91
18	\$163	\$149	\$150	\$137	\$143	\$131	\$137	\$126	\$124	\$114	\$116	\$106	\$100	\$92
19	\$167	\$150	\$154	\$139	\$147	\$133	\$141	\$127	\$128	\$115	\$119	\$107	\$103	\$93
20	\$173	\$166	\$160	\$153	\$153	\$146	\$146	\$140	\$132	\$127	\$123	\$118	\$107	\$102
21	\$176	\$176	\$162	\$162	\$155	\$155	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$177	\$183	\$163	\$169	\$156	\$161	\$149	\$154	\$135	\$140	\$126	\$130	\$109	\$113
23	\$177	\$183	\$163	\$169	\$156	\$161	\$149	\$154	\$135	\$140	\$126	\$130	\$109	\$113
24	\$177	\$183	\$163	\$169	\$156	\$161	\$149	\$154	\$135	\$140	\$126	\$130	\$109	\$113
25	\$177	\$183	\$163	\$169	\$156	\$161	\$149	\$154	\$135	\$140	\$126	\$130	\$109	\$113
26	\$178	\$184	\$164	\$169	\$157	\$162	\$150	\$155	\$136	\$141	\$127	\$131	\$109	\$113
27	\$178	\$190	\$164	\$175	\$157	\$167	\$151	\$160	\$137	\$145	\$127	\$135	\$110	\$117
28	\$178	\$197	\$164	\$182	\$157	\$174	\$151	\$167	\$137	\$151	\$127	\$141	\$110	\$122
29	\$178	\$201	\$164	\$185	\$157	\$177	\$151	\$170	\$137	\$154	\$127	\$143	\$110	\$124
30	\$178	\$201	\$164	\$185	\$157	\$177	\$151	\$170	\$137	\$154	\$127	\$143	\$110	\$124
31	\$178	\$201	\$164	\$185	\$157	\$177	\$151	\$170	\$137	\$154	\$127	\$143	\$110	\$124
32	\$178	\$201	\$164	\$185	\$157	\$177	\$151	\$170	\$137	\$154	\$127	\$143	\$110	\$124
33	\$178	\$201	\$164	\$185	\$157	\$177	\$151	\$170	\$137	\$154	\$127	\$143	\$110	\$124
34	\$178	\$202	\$164	\$186	\$157	\$178	\$151	\$170	\$137	\$155	\$127	\$144	\$110	\$124
35	\$178	\$203	\$164	\$188	\$157	\$180	\$151	\$172	\$137	\$156	\$127	\$145	\$110	\$125
36	\$178	\$208	\$164	\$192	\$157	\$184	\$151	\$175	\$137	\$159	\$127	\$148	\$110	\$128
37	\$179	\$214	\$165	\$197	\$158	\$189	\$151	\$181	\$137	\$164	\$128	\$153	\$110	\$132
38	\$182	\$222	\$168	\$204	\$161	\$196	\$154	\$187	\$139	\$170	\$130	\$158	\$112	\$137
39	\$188	\$228	\$174	\$210	\$166	\$201	\$159	\$192	\$144	\$174	\$134	\$162	\$116	\$140
40	\$194	\$235	\$179	\$217	\$171	\$208	\$164	\$199	\$149	\$180	\$139	\$168	\$120	\$145
41	\$200	\$243	\$185	\$224	\$177	\$214	\$169	\$205	\$153	\$186	\$143	\$173	\$123	\$150
42	\$210	\$254	\$193	\$234	\$185	\$224	\$177	\$214	\$160	\$194	\$149	\$181	\$129	\$156
43	\$220	\$264	\$203	\$243	\$194	\$233	\$186	\$223	\$169	\$202	\$157	\$188	\$136	\$163
44	\$234	\$276	\$216	\$255	\$206	\$244	\$197	\$233	\$179	\$211	\$167	\$197	\$144	\$170
45	\$249	\$291	\$229	\$269	\$220	\$257	\$210	\$246	\$191	\$223	\$178	\$208	\$153	\$180
46	\$269	\$308	\$248	\$284	\$237	\$272	\$227	\$260	\$206	\$236	\$192	\$220	\$166	\$190
47	\$287	\$323	\$264	\$298	\$253	\$285	\$242	\$273	\$220	\$247	\$205	\$231	\$177	\$199
48	\$302	\$340	\$278	\$313	\$267	\$300	\$255	\$287	\$231	\$260	\$215	\$243	\$186	\$210
49	\$317	\$358	\$292	\$330	\$280	\$316	\$268	\$302	\$243	\$274	\$226	\$256	\$196	\$221
50	\$332	\$375	\$306	\$346	\$293	\$331	\$280	\$316	\$254	\$287	\$237	\$267	\$205	\$231
51	\$347	\$392	\$320	\$362	\$306	\$346	\$293	\$331	\$265	\$300	\$247	\$280	\$214	\$242
52	\$366	\$412	\$338	\$380	\$323	\$364	\$309	\$348	\$281	\$315	\$262	\$294	\$226	\$254
53	\$389	\$432	\$359	\$398	\$343	\$381	\$328	\$364	\$298	\$331	\$278	\$308	\$240	\$266
54	\$418	\$453	\$385	\$418	\$369	\$400	\$353	\$382	\$320	\$347	\$298	\$323	\$258	\$279
55	\$456	\$474	\$420	\$437	\$402	\$418	\$385	\$400	\$349	\$363	\$325	\$338	\$281	\$292
56	\$497	\$495	\$458	\$457	\$438	\$437	\$419	\$418	\$380	\$379	\$355	\$354	\$306	\$305
57	\$536	\$518	\$494	\$478	\$473	\$457	\$453	\$437	\$411	\$397	\$383	\$370	\$331	\$320
58	\$568	\$539	\$524	\$497	\$501	\$476	\$479	\$455	\$435	\$413	\$406	\$385	\$350	\$333
59	\$595	\$562	\$549	\$518	\$525	\$496	\$502	\$474	\$456	\$430	\$425	\$401	\$367	\$347
60	\$621	\$582	\$573	\$536	\$548	\$513	\$524	\$491	\$476	\$446	\$443	\$415	\$383	\$359
61	\$639	\$602	\$590	\$555	\$564	\$531	\$540	\$508	\$490	\$461	\$456	\$429	\$394	\$371
62	\$656	\$621	\$605	\$573	\$579	\$548	\$554	\$524	\$502	\$476	\$468	\$443	\$405	\$383
63	\$668	\$636	\$616	\$587	\$590	\$562	\$564	\$537	\$512	\$487	\$477	\$454	\$412	\$392
64	\$677	\$652	\$624	\$601	\$598	\$575	\$572	\$550	\$519	\$499	\$483	\$465	\$418	\$402
65+	\$677	\$652	\$624	\$601	\$598	\$575	\$572	\$550	\$519	\$499	\$483	\$465	\$418	\$402